

[Insert Community Name]

Town Meeting

[Insert Date]

[Insert Location]

[Insert Time]

Sample Presentation Notes

- Introduce facilitator and speaker(s)
- Introduce distinguished guest(s)
- Explain and distribute sign-up sheet
- Identify purpose of meeting

The purposes of this town meeting are to:

- Give you some basic information about hazard mitigation projects funded by the Federal Government, more specifically, property acquisition projects
- Answer your questions
- See how interested you might be in our community conducting one of those projects

- Establish protocol

- Present general information on topics below:

- Hazard mitigation

Hazard mitigation is taking proactive steps to reduce the risks of damages from natural disasters. After the president declares an area a disaster area, the Federal Emergency Management Agency, or FEMA, makes funds available for mitigation projects. Consequently, communities can integrate proactive mitigation into their recovery efforts. Then, the next time a disaster hits, the effects won't be as devastating.

FEMA provides up to 75 percent of the money to fund those projects. We, the community, have to provide the remaining amount. (NOTE TO PRESENTER: Indicate whether or not the state is making matching funds available and how much.) However, if we pursue a mitigation project, we'll probably find that the costs were well worth it. In

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fact, FEMA will only fund projects that demonstrate their ability to save money in the future. Therefore, any money we spend now will be saved over and over again in the future.

Property acquisition

Property acquisition is one of many forms of hazard mitigation but it is the most permanent form. It removes people from harm's way forever.

Property acquisition works like this: the community buys private property, acquires title to it, and then clears it. By law, that property, which is now public property, must forever remain open space land. The community can use it to create public parks, wildlife refuges, and any number of things; but it cannot sell it to private individuals nor develop it.

Property acquisition works the same way as any other real estate transaction. Property owners who want to sell their properties will be given fair prices for them. It is a terrific opportunity for people who live on or near hazard areas to get to safer ground.

Usually structures on acquired property are demolished. However, as an alternative, some structures may be relocated. If we decide to offer that alternative, you will be able to physically move your existing home from its current location to another location outside the floodplain. We need to consider the details of relocation, and whether or not it is a feasible alternative for us. Two important considerations we need to think about are the condition of the structures and the availability of vacant lots.

Fair compensation

Regardless of the condition your property is in right now, the community will offer pre-flood fair market value for it.

As you can imagine, determining that value is a challenge because, obviously, your property today looks nothing like it did before the disaster. We will appraise or assess each property in the same way, using a combination of inspections, public records, and market values of similar properties in similar neighborhoods to arrive at a price that is fair to both owner and taxpayer. In acquisitions conducted throughout the country, property owners typically are satisfied with the prices offered.

Voluntary participation

If we, as a community, decide to acquire property, we will not try to force or pressure anyone to sell. By law, we can only buy property that the owner voluntarily agrees to sell to us. We will not use any power of eminent domain to try to "take" your property.

Costs community will pay

If you choose to sell your property, the community will pay the costs usually associated with real estate transactions. We will pay for the appraisal, title search, and, if necessary, lot survey. We also will pay the closing costs. You, however, will be responsible for any mortgages, liens, etc. against your property . . . just like any other real estate sale.

Also, like any other real estate sale, you will be responsible for the moving costs and costs associated with renting or buying new property. Since property acquisition relies on voluntary participation, the government does not pay any relocation costs. However, there are exceptions for any tenant who is displaced by an owner's decision to sell, and for owners whose income level might preclude them from affording other housing.

In addition, if you are not satisfied with the appraisal and want a second one, you probably will have to pay for that too. We haven't worked out the details of our local policy yet, and a second appraisal is something we need to work out.

Duplication of benefits

Because federal funds are used to acquire property, the Federal Government takes care not to duplicate benefits paid by one program with benefits from another source. This means the Federal Government will require us to subtract from the purchase price the amount of other federal assistance you, as an individual property owner, might receive for the same purpose. This assistance includes flood insurance and grants that are available to individuals. The Federal Government considers this assistance as an advance, or down payment, on your property should you choose to sell it. However, if you have receipts showing that the money was spent on its intended purpose, for example, repairing your home to make it livable again, the Federal Government will not subtract that amount documented by receipts. Therefore, we advise you to save all receipts for repairs you have made.

If enough of you are interested and we decide to pursue a project, we'll hold another town meeting and talk about duplication of benefits in detail.

Advantages & disadvantages

We will only pursue funds for property acquisition under two conditions: 1) enough of you are interested in selling your property; and 2) the advantages to our community as a whole balance or outweigh the disadvantages. We will carefully weigh the advantages and disadvantages to the community once we've determined your interest level. We will look at how a project will impact our community's:

- Overall environmental and recreational goals
- Floodplain management objectives
- Future disaster recovery efforts
- Tax base

So, we understand that you will want to weigh the advantages and disadvantages to you personally. For individual property owners like you, the advantages of property acquisition include:

- Peace of mind because it reduces, if not eliminates, most of your future risk
- Fair compensation based on pre-flood market value

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- A chance for a new start
- A means of recovery that is more advantageous than repair grants or loans
- An opportunity to at least partially recoup your financial investment in a property that has lost value
- Long-term cost savings because you will not need to buy flood insurance when you move out of the floodplain

On the other hand, property acquisition has its disadvantages for you too. Namely:

- Loss of roots. In some places, whole neighborhoods and communities have been relocated. We don't know yet if that is an option for us. So, you might lose some or even all the community ties you have now. You might lose your neighbors and the sense of unity you feel with them.
- Despite the fact that we will make every effort to compensate you fairly, property acquisition might not make you "whole" again. Because of our limitations in assessing value and duplication of benefits, the price might not equal the past value of your property.
- The process is time-consuming. Property acquisition is not an over night solution. Applying for funds, waiting for approval, transferring funds, conducting appraisals and closings, etc. take time, especially if we acquire many properties. However, we can assure you that everyone at the local, state, and federal levels will be committed to the success of the project if we pursue it. We will do everything we can to ensure the process moves as smoothly and quickly as possible.

Property owners' obligations

We need the same commitment from you if you decide to sell your property. To help us do our job well, we will rely on you to:

- Attend meetings such as this one. This is the best forum we have for keeping you informed and hearing your feedback.
- Make your decisions in a timely manner. We know this is an important decision for each of you, and do not want to rush you through it. However, we can give you only so much time to make it. We will be available to answer your questions and provide information to help you make a decision.
- Provide the data we need in a timely manner. From time to time we will distribute questionnaires, request documentation regarding your property and benefits, etc. Our ability to apply for funds and go forward with closings often depends on the information we ask you to provide. We know you have a lot going on just trying to return to a sense normalcy. We will always try to give you a fair amount of time to submit the things we ask of you. Please, do everything you can to meet those

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deadlines; and, if you absolutely cannot do it, please let us know. If we can help, we will.

- Keep appointments. We will set up two or three appointments throughout the process for you to meet with the project team one-on-one, meet with the appraiser, and conduct the closing. Please keep those appointments. If something comes up and you absolutely cannot make it to an appointment, please let us know as soon as you possibly can. We'll try to reschedule the appointment.

Mitigation alternatives

Before we decided that property acquisition was worth looking into, we considered other mitigation options available to us. Of them all, we think property acquisition best suits our needs. However, we want to share the options we considered that also might be viable alternatives for us.

(NOTE TO PRESENTER: Discuss viable alternatives to property acquisition and the advantages and disadvantages of each.)

Identify priorities

(NOTE TO PRESENTER: Briefly explain the priorities you have identified so far, and why you have chosen those priorities and ranked them as you have. Point out that you will develop and distribute local policies if your community does carry out a project, and those local policies will address priorities.)

Conduct question & answer period

Facilitate open discussion

Distribute questionnaire and ask property owners to complete it before leaving

(NOTE TO PRESENTER: You will find this questionnaire in part two of the Toolkit as Form I-2.) This is a simple questionnaire, which they should be able to complete in a few minutes. Provide self-addressed, stamped envelopes to anyone reluctant to complete it now. Ask them to return the questionnaires within three days. Designate one or more persons to collect them as property owners leave.)

Conclude meeting

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